

Massachusetts Division of Insurance
Annual Report of Membership
in Small Group Health Insurance Plans¹
as of December 31, 2006

MASSACHUSETTS SMALL GROUP COVERED LIVES <small>(WITH 2006 MEMBERSHIP ACCORDING TO 2006 ANNUAL REPORTS)</small>	ANNUAL 2005 COVERED LIVES¹	ANNUAL 2006 COVERED LIVES	2005 - 2006 CHANGE COVERED LIVES	2005 MARKET SHARE	2006 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	53,001	58,718	5,717	7.0%	7.1%
Commercial Carriers	47,815	49,573	1,758	6.3%	6.0%
Health Maintenance Organizations	659,106	718,909	59,803	86.7%	86.9%
TOTALS:	759,922	827,200	67,278	100.0%	100.0%

¹ Based on the 2006 Small Group Annual Reports currently on file with the Division.

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	COVERED LIVES BLUE CROSS AND BLUE SHIELD OF MASSACHUSETTS, INC. (WITH 2006 MEMBERSHIP ACCORDING TO 2006 ANNUAL REPORTS)	ANNUAL 2005 COVERED LIVES ¹	ANNUAL 2006 COVERED LIVES	2005 - 2006 CHANGE COVERED LIVES	2005 MARKET SHARE	2006 MARKET SHARE
1	Blue Cross and Blue Shield of Massachusetts, Inc.	53,001	58,718	5,717	7.0%	7.1%
	Totals:	53,001	58,718	5,717	7.0%	7.1%

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	COVERED LIVES COMMERCIAL INSURANCE CARRIERS (WITH 2006 MEMBERSHIP ACCORDING TO 2006 ANNUAL REPORTS)	ANNUAL 2005 COVERED LIVES ¹	ANNUAL 2006 COVERED LIVES	2005 - 2006 CHANGE COVERED LIVES	2005 MARKET SHARE	2006 MARKET SHARE
1	Aetna Life Insurance Company	245	119	(126)	0.0%	0.0%
2	Chesapeake Life Insurance Company	39	23	(16)	0.0%	0.0%
3	Conseco Senior Health Insurance Company ^{2, 3}	3	3	0	0.0%	0.0%
4	Fallon Health & Life Assurance Company	42	92	50	0.0%	0.0%
5	Genworth Life and Health Insurance Company ⁴	37	0	(37)	0.0%	0.0%
6	(The) Guardian Life Insurance Company of America	1,408	1,094	(314)	0.2%	0.1%
7	HPHC Insurance Company, Inc	244	1,148	904	0.0%	0.1%
8	John Alden Life Insurance Company	2,968	1,869	(1,099)	0.4%	0.2%
9	(The) MEGA Life and Health Insurance Company	14,686	15,654	968	1.9%	1.9%
10	Metropolitan Life Insurance Company ⁵	364	200	(164)	0.0%	0.0%
11	Mid-West National Life Insurance Company of Tennessee	14,638	16,588	1,950	1.9%	2.0%
12	National Health Insurance Company ³	237	171	(66)	0.0%	0.0%
13	New England Life Insurance Company	930	441	(489)	0.1%	0.1%
14	Time Insurance Company ⁶	1	1	0	0.0%	0.0%
15	Tufts Insurance Company	7,134	7,119	(15)	0.0%	0.9%
16	UniCARE Life and Health Insurance Company	6	6	0	0.0%	0.0%
17	Union Security Insurance Company ⁷	1,595	1,280	(315)	0.2%	0.2%
18	UnitedHealthcare Insurance Company	3,238	3,765	527	0.4%	0.5%
	TOTALS:	47,815	49,573	1,758	6.3%	6.0%

¹ Based on the 2006 Small Group Annual Reports currently on file with the Division.

² Carrier notified the Division in 1992 that it would cease marketing small group health plans in the Commonwealth of Massachusetts.

³ Carrier notified the Division in 1996, due to the elimination of "exempt association group status" under M.G.L. c. 176J §2, that it would cease marketing small group health plans in the Commonwealth of Massachusetts.

⁴ Effective March 24, 2006, GE Group Life Assurance Company changed its name to Genworth Life and Health Insurance Company.

⁵ Effective August 31, 1996, New England Life Mutual Life Insurance Company merged into Metropolitan Life Insurance Company which is the surviving entity.

⁶ Effective September 6, 2005, Fortis Insurance Company changed its name to Time Insurance Company.

⁷ Effective September 6, 2005, Fortis Benefits Insurance Company changed its name to Union Security Insurance Company.

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	COVERED LIVES HEALTH MAINTENANCE ORGANIZATIONS (WITH 2006 MEMBERSHIP ACCORDING TO 2006 ANNUAL REPORTS)	ANNUAL 2005 COVERED LIVES ¹	ANNUAL 2006 COVERED LIVES	2005 - 2006 CHANGE COVERED LIVES	2005 MARKET SHARE	2006 MARKET SHARE
1	Aetna Health Inc.	1,667	1,580	(87)	0.2%	0.2%
2	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ²	304,587	372,752	68,165	40.1%	45.1%
3	ConnectiCare of Massachusetts, Inc.	6,426	6,994	568	0.8%	0.8%
4	Fallon Community Health Plan, Inc.	35,037	32,899	(2,138)	4.6%	4.0%
5	Harvard Pilgrim Health Care, Inc.	135,223	146,361	11,138	17.8%	17.7%
6	Health New England, Inc.	24,831	27,297	2,466	3.3%	3.3%
7	Neighborhood Health Plan, Inc.	10,744	9,848	(896)	1.4%	1.2%
8	Tufts Associated Health Maintenance Organization, Inc. ³	128,949	112,919	(16,030)	17.0%	13.7%
9	UnitedHealthcare of New England, Inc.	11,642	8,259	(3,383)	1.5%	1.0%
	TOTALS:	659,106	718,909	59,803	86.7%	86.9%

¹ Based on the 2006 Small Group Annual Reports currently on file with the Division.

² Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBCMA's HMO line of business effective January 1, 2005.

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	MASSACHUSETTS SMALL GROUP COVERED LIVES BY COUNTY (WITH 2006 MEMBERSHIP ACCORDING TO 2006 ANNUAL REPORTS)	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	TOTAL
		Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year
1	Blue Cross and Blue Shield of Massachusetts, Inc.	1,360	467	2,272	504	4,304	119	1,471	558	22,535	1,923	6,388	2,472	11,299	3,046	58,718
2	Commercial Carriers	4,804	1,287	3,911	823	6,177	594	2,665	1,020	11,734	841	4,960	3,956	2,988	3,812	49,573
3	Health Maintenance Organizations	28,403	18,685	41,818	3,188	72,818	6,790	41,860	15,467	198,075	1,059	86,276	49,082	78,077	77,311	718,909
	TOTALS:	34,567	20,439	48,001	4,515	83,299	7,503	45,996	17,045	232,344	3,823	97,624	55,510	92,364	84,169	827,200

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COVERED LIVES BY COUNTY		Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	TOTAL
BLUE CROSS AND BLUE SHIELD OF MASSACHUSETTS, INC.		Covered Lives	Covered Lives	Covered Lives	Covered Lives	Covered Lives	Covered Lives	Covered Lives	Covered Lives	Covered Lives	Covered Lives	Covered Lives	Covered Lives	Covered Lives	Covered Lives	Covered Lives
(WITH 2006 MEMBERSHIP ACCORDING TO 2006 ANNUAL REPORTS)		at End of Year	at End of Year	at End of Year	at End of Year	at End of Year	at End of Year	at End of Year	at End of Year	at End of Year	at End of Year	at End of Year	at End of Year	at End of Year	at End of Year	at End of Year
1	Blue Cross and Blue Shield of Massachusetts, Inc.	1,360	467	2,272	504	4,304	119	1,471	558	22,535	1,923	6,388	2,472	11,299	3,046	58,718
TOTALS:		1,360	467	2,272	504	4,304	119	1,471	558	22,535	1,923	6,388	2,472	11,299	3,046	58,718

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		Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year	Covered Lives at End of Year
1	Aetna Life Insurance Company	2	0	7	0	8	0	0	40	8	12	4	0	20	18	119
2	Chesapeake Life Insurance Company	5	0	0	0	1	0	1	0	1	0	6	1	1	7	23
3	Conseco Senior Health Insurance Company ^{2,3}	0	0	1	0	1	0	0	0	0	0	0	1	0	0	3
4	Fallon Health & Life Assurance Company	0	3	0	0	0	0	1	0	28	0	0	0	0	60	92
5	Genworth Life and Health Insurance Company ⁵	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	(The) Guardian Life Insurance Company of America	48	31	2	46	82	10	33	19	378	13	151	17	163	100	1,094
7	HPHC Insurance Company, Inc	51	3	17	18	271	4	1	0	330	0	230	33	88	102	1,148
8	John Alden Life Insurance Company	177	38	143	88	111	27	469	49	269	36	117	229	70	46	1,869
9	(The) MEGA Life and Health Insurance Company	1,499	381	1,216	244	1,959	233	638	340	3,478	356	1,675	1,320	978	1,337	15,654
10	Metropolitan Life Insurance Company ⁶	4	1	0	0	24	7	52	2	35	0	8	8	57	2	200
11	Mid-West National Life Insurance Company of Tennessee	2,183	160	1,227	156	2,527	143	525	293	3,598	160	1,640	1,713	554	1,709	16,588
12	National Health Insurance Company ³	16	0	5	0	40	1	26	2	40	5	12	12	4	8	171
13	New England Life Insurance Company	76	0	2	9	75	0	43	15	70	23	92	3	25	8	441
14	Time Insurance Company ⁴	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
15	Tufts Insurance Company	151	375	639	0	748	133	180	119	2,687	0	790	307	701	289	7,119
16	UniCARE Life and Health Insurance Company	5	0	0	0	0	0	0	0	1	0	0	0	0	0	6
17	Union Security Insurance Company	350	12	12	257	94	0	0	0	225	236	9	52	33	0	1,280
18	UnitedHealthcare Insurance Company	237	283	640	5	235	36	696	141	586	0	226	260	294	126	3,765
	TOTALS:	4,804	1,287	3,911	823	6,177	594	2,665	1,020	11,734	841	4,960	3,956	2,988	3,812	49,573

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1	Aetna Health Inc.	39	5	58	0	468	8	86	27	457	0	93	86	102	151	1,580
2	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ²	11,243	10,562	21,218	659	37,505	3,206	19,687	7,413	109,455	1,059	49,531	25,736	48,073	27,405	372,752
3	ConnectiCare of Massachusetts, Inc.	0	19	0	0	0	258	5,284	1,427	0	0	0	0	0	6	6,994
4	Fallon Community Health Plan, Inc.	0	1	31	0	731	112	112	7	4,282	0	2,705	33	74	24,811	32,899
5	Harvard Pilgrim Health Care, Inc.	14,551	103	6,040	2,528	17,976	67	152	141	45,198	0	18,061	10,488	16,912	14,144	146,361
6	Health New England, Inc.	0	6,834	0	0	0	2,112	13,504	4,773	0	0	0	0	0	74	27,297
7	Neighborhood Health Plan, Inc.	99	0	449	0	1,690	5	21	16	3,124	0	1,248	886	2,142	168	9,848
8	Tufts Associated Health Maintenance Organization, Inc. ³	2,268	1,161	7,130	0	14,434	1,022	3,014	1,663	35,513	0	14,472	10,981	10,772	10,489	112,919
9	UnitedHealthcare of New England, Inc.	203	0	6,892	1	14	0	0	0	46	0	166	872	2	63	8,259
	TOTALS:	28,403	18,685	41,818	3,188	72,818	6,790	41,860	15,467	198,075	1,059	86,276	49,082	78,077	77,311	718,909

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